

Certificate Number: 20611-PAW-DE-037594416

Bankruptcy Case Number: 18-23977



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2023, at 10:40 o'clock AM EDT, Samantha M Ray completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 15, 2023 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator